

Casuality insurance

A comprehensive risk analysis of the operational risks and hazards arising from the manufacture and sale of products and services should be a top priority in every business. Errors in risk assessment or in defining the insurance strategy could, in the event of major claims, seriously undermine the company's financial stability. There are also often discrepancies between contractual liability and insurance cover. It is important to identify these. Insurance cover in the area of public and professional liability has been evolving significantly for years. Whilst consequential damages arising from product liability defects could hardly be insured until recently, it is now possible for companies to protect themselves against such risks. Furthermore, advice for board members, senior executives and key personnel, such as safety specialists, is essential. The focus here is on reducing the risks arising from their activities, for which they are personally liable with their private assets. We help you to identify the key issues in the area of personal liability insurance, define appropriate risk mitigation measures and close any gaps in cover in line with your needs.

Service

- Regular, comprehensive risk analysis
- Definition of the insurance concept
- Support in the event of a claim (with or without cover)
- Reconciliation of contractual liability and cover
- Analysis of hidden financial losses
- Definition of appropriate risk mitigation measures
- Ensuring the protection of vulnerable individuals and senior management
- Negotiations with insurers
- Drafting of insurance clauses
- Staff training

Possible subject areas

- Public liability insurance
- Professional indemnity insurance
- Project liability
- Builder's liability insurance
- Kidnapping & Blackmail
- Patent infringement
- D&O
- M&A
- Other Special Lines

Suitable for

- Head of Finance / CFO
- Security officers

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